

Certificate Number: 05781-NJ-DE-036165572

Bankruptcy Case Number: 21-18814



05781-NJ-DE-036165572

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 28, 2021, at 3:54 o'clock PM PST, Victor Hernandez completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 28, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President